



Protect Yourself From Medical Alert Scams

From the Office of Minnesota Attorney General Lori Swanson

Most people have seen TV ads for a device that sends help when a person has fallen and can't get up. Legitimate medical alert devices have been lifesavers for some, but a telephone scam preys on the worry for people who live alone and fear they won't be able to call for help if they are injured or sick.

Across the country, senior citizens report receiving phone calls that offer "free" medical alert systems. But these systems are *not free*. Scammers scare and defraud seniors by convincing them to disclose their private information and then use this information to commit identity theft or drain bank accounts.

How does the scam work?

These scam calls can take on many forms. Often, the callers claim they are with Medicare or a familiar medical provider, or tell you that your "free" medical alert system is ready for pickup if you "press one." Once you press a button, however, you will begin to receive more unwanted calls and requests to convince you to disclose your personal information.

In some cases, the caller may try to gain your confidence by claiming that an anonymous person or a family member has paid for the alert system and that you must provide your information for delivery or setup. People who continue on this path are then asked for more personal information, such as a credit card number or Social Security number.

Once you provide private information, the unknown entity may begin charging you for an unwanted or undelivered service. Scam callers who obtain private financial information over the phone may use it to steal money.

How can I protect myself?

Criminal outfits have no regard for the law. Here are a few steps you can take to prevent fraud:

- **When in doubt, don't give it out.** If you are not sure who you're dealing with, don't give out any personal information. Regardless of what they say, no legitimate organization, including Medicare, will call to ask for your bank account number or Social Security number.
- **Just hang up.** The longer you spend on the line with a phony operator, the more likely it is you will get another scam call. Be cautious of cold-calls that claim "no strings attached." If you receive a call that seems fishy, just hang up.
- **Beware of "free" offers.** Remember, callers offer free trials to get you to purchase some good or service down the road. Ask yourself: why would a company *give* me a medical alert system *for free* with no hope that I would make an additional purchase down the road? It wouldn't. Remember, if an offer seems too good to be true, it probably is.
- **Don't rely on caller ID.** Some seniors report that their caller ID system displayed a local phone number when they received one of these scam calls. Remember, criminals often scramble the number appearing on your caller ID with "spoofing" technology that tricks your caller ID system into displaying a fake number. Even a supposed "local number" associated with this scam that shows up on your caller ID system will likely lead to a dead end.
- **Report suspicious activity.** Check out an unknown company before you sign up, especially if business is done over the phone. If a caller seems suspicious, hang up and report the matter to the Attorney General's Office.